

STATE OF WASHINGTON

DEBORAH SENN
STATE INSURANCE COMMISSIONER



OFFICE OF
INSURANCE COMMISSIONER

ROWESIX - BUILDING 5
P.O. BOX 40257
OLYMPIA, WA 98504-0257

Phone: (360) 753-7300
Fax: Operations - (360) 438-7630
Licensing - (360) 438-7629

In the Matter of

Michael D. Borth,

Licensee.

) No. D 98 - 39
)
) ORDER NOT TO ISSUE, RENEW,
) OR REINSTATE LICENSE
)

To: Licensing Division
Office of Insurance Commissioner
Olympia, WA 98504

Copy to: Michael D. Borth
17349 North Shore Drive
Leavenworth, WA 98826

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that no insurance agent's or solicitor's license shall be renewed, reinstated, or issued to Michael D. Borth (the "former licensee") and no appointment or affiliation of the former licensee as an agent will be accepted, until the further order of the Commissioner.

THE BASIS FOR THIS ORDER is that the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor, in that:

1. The former licensee failed to respond promptly in writing, or to respond at all, to inquiries from the Commissioner dated January 6, 1998, January 22, 1998, and February 2, 1998. Each such failure was a violation of RCW 48.17.475.
2. The former licensee misrepresented the terms of a policy to a person, namely Pamela Hardy, telling her things that were not correct and omitting information that was material. Each such misrepresentation violated RCW 48.30.090.
3. The former licensee used misrepresentations and misleading comparisons to induce an insured, namely Pamela Hardy, to terminate or otherwise discontinue an insurance policy, in violation of RCW 48.30.180.

By this conduct, the former licensee is demonstrated to be untrustworthy and a source of injury and loss to the public and not qualified to be licensed as an insurance agent or solicitor. The refusal to renew, reinstate, or reissue a license is pursuant to RCW 48.17.530(1)(b) and (h).

ORDER NOT TO ISSUE, RENEW,
OR REINSTATE LICENSE

No. D 98 - 39

Page 2

The former licensee has a right to demand a hearing pursuant to RCW 48.04.010 if aggrieved by this act of the Commissioner.

ISSUED AT OLYMPIA, WASHINGTON this 28 day of July, 1998.

DEBORAH SENN
Insurance Commissioner

By 

WILLIAM E. FRANDSEN
Deputy Commissioner

cc: Tom Talarico, Investigator